WHAT IS CLAIMED IS:

1 1. A computer implemented method of accessing an online
2   account, said method comprising:

3   receiving, through a network, a request from a
4   computing device;

5   identifying a protocol, from a plurality of supported
6   protocols, that was used by the computing device to
7   send the request; and

8   retrieving, in response to identifying the protocol,
9   one or more account functions from a plurality of
10   account functions stored in a data store.

1 2. The method as described in claim 1 further comprising:

2   returning financial function names corresponding to
3   the retrieved account functions to the computing
4   device, wherein the names are adapted to be displayed
5   on the computing device.

1 3. The method as described in claim 2 further comprising:

2   receiving a second request from the computing device,
3   the second request corresponding to one of the
4   retrieved account functions;

5   performing the account function corresponding to the
6   second request; and

7   returning account data to the computing device in
8   response to performing the account function.

1 4. The method as described in claim 1 wherein at least
2   one of the account functions is selected from the

3   group consisting of change security settings, check
4   account balances, transfer funds, online banking,
5   change password, view detailed account statement,
6   request new account, trade securities, view brokerage
7   account overview, and view brokerage account history.

1   5.   The method as described in claim 1 further comprising:

2   retrieving a network address corresponding to the
3   computing device;

4   determining whether the retrieved network address is
5   registered; and

6   wherein the retrieving of the one or more account
7   functions is based on the identified protocol and the
8   determination.

1   6.   The method as described in claim 1 further comprising:

2   receiving a second request from the computing device
3   to alter security settings;

4   returning a selection page to the computing device,
5   the selection page including indicators for the
6   account functions currently allowed for the plurality
7   of supported protocols;

8   receiving one or more security selections from the
9   computing device in response to the user of the
10   computing device altering the currently allowed
11   account functions; and

12   storing the received security selections in the data
13   store.

1   7.   The method as described in claim 1, wherein the
2   request includes the account function being requested
3   by the user of the computing device, the method
4   further comprising:

5   performing the requested account function in response
6   to determining that the requested account function is
7   included in the retrieved account functions; and

8   sending an error message to the computing device in
9   response to determining that the requested account
10   function is not included in the retrieved account
11   functions.

1   8.   The method as described in claim 1 wherein the
2   computing device is selected from the group consisting
3   of a personal computer, a personal digital assistant,
4   a mobile telephone, a pervasive computing device, and
5   a network appliance.

1   9.   An information handling system comprising:

2   one or more processors;

3   a memory accessible by the processors;

4   a nonvolatile storage device accessible by the
5   processors that includes a security data file;

6   one or more network interfaces for connecting the
7   information handling system to one or more networks;

8   an online financial account accessibility tool for
9   accessing online financial accounts, the online

10 financial account accessibility tool comprising
11 software code effective to:

12   receive, through one of the networks network, a
13   request from a computing device;

14   identify a protocol, from a plurality of
15   supported protocols, that was used by the
16   computing device to send the request; and

17   retrieve, in response to identifying the
18   protocol, one or more account functions from a
19   plurality of account functions stored on the
20   nonvolatile storage device.

1 10. The information handling system as described in claim
2   9, wherein the online financial account accessibility
3   tool further comprises software code effective to:

4   return financial function names corresponding to the
5   retrieved account functions to the computing device,
6   wherein the names are adapted to be displayed on the
7   computing device.

1 11. The information handling system as described in claim
2   10, wherein the online financial account accessibility
3   tool further comprises software code effective to:

4   receive a second request from the computing device,
5   the second request corresponding to one of the
6   retrieved account functions;

7   perform the account function corresponding to the
8   second request; and

9   return account data to the computing device in
10   response to performing the account function.

1   12.   The information handling system as described in claim
2   9 wherein at least one of the account functions is
3   selected from the group consisting of change security
4   settings, check account balances, transfer funds,
5   online banking, change password, view detailed account
6   statement, request new account, trade securities, view
7   brokerage account overview, and view brokerage account
8   history.

1   13.   The information handling system as described in claim
2   9, wherein the online financial account accessibility
3   tool further comprises software code effective to:

4   retrieve a network address corresponding to the
5   computing device;

6   determine whether the retrieved network address is
7   registered; and

8   wherein the retrieval of the one or more account
9   functions is based on the identified protocol and the
10   determination.

1   14.   The information handling system as described in claim
2   9, wherein the online financial account accessibility
3   tool further comprises software code effective to:

4   receive a second request from the computing device to
5   alter security settings;

6   return a selection page to the computing device, the
7   selection page including indicators for·the account

8   functions currently allowed for the plurality of

9   supported protocols;

10   receive one or more security selections from the

11   computing device in response to the user of the

12   computing device altering the currently allowed

13   account functions; and

14   storing the received security selections in the

15   security data file.

1   15.   The information handling system as described in claim

2   9, wherein the request includes the account function

3   being requested by the user of the computing device,

4   wherein the online financial account accessibility

5   tool further comprises software code effective to:

6   perform the requested account function in response to

7   determining that the requested account function is

8   included in the retrieved account functions; and

9   send an error message to the computing device in

10   response to determining that the requested account

11   function is not included in the retrieved account

12   functions.

1   16.   The information handling system as described in claim

2   9 wherein the computing device is selected from the

3   group consisting of a personal computer, a personal

4   digital assistant, a mobile telephone, a pervasive

5   computing device, and a network appliance.

1   17.   A computer program product stored on a computer
2   operable media for accessing an online account, said
3   computer program product comprising:

4   means for receiving, through a network, a request from
5   a computing device;

6   means for identifying a protocol, from a plurality of
7   supported protocols, that was used by the computing
8   device to send the request; and

9   means for retrieving, in response to identifying the
10   protocol, one or more account functions from a
11   plurality of account functions stored in a data store.

1   18.   The computer program product as described in claim 17
2   further comprising:

3   means for returning financial function names
4   corresponding to the retrieved account functions to
5   the computing device, wherein the names are adapted to
6   be displayed on the computing device.

1   19.   The computer program product as described in claim 18
2   further comprising:

3   means for receiving a second request from the
4   computing device, the second request corresponding to
5   one of the retrieved account functions;

6   means for performing the account function
7   corresponding to the second request; and

8   means for returning account data to the computing
9   device in response to performing the account function.

1 20. The computer program product as described in claim 17
2   wherein at least one of the account functions is
3   selected from the group consisting of change security
4   settings, check account balances, transfer funds,
5   online banking, change password, view detailed account
6   statement, request new account, trade securities, view
7   brokerage account overview, and view brokerage account
8   history.

1 21. The computer program product as described in claim 17
2   further comprising:

3   means for retrieving a network address corresponding
4   to the computing device;

5   means for determining whether the retrieved network
6   address is registered; and

7   wherein the means for retrieving of the one or more
8   account functions is based on the identified protocol
9   and the determination.

1 22. The computer program product as described in claim 17
2   further comprising:

3   means for receiving a second request from the
4   computing device to alter security settings;

5   means for returning a selection page to the computing
6   device, the selection page including indicators for
7   the account functions currently allowed for the
8   plurality of supported protocols;

9   means for receiving one or more security selections
10   from the computing device in response to the user of

11   the computing device altering the currently allowed

12   account functions; and

13   means for storing the received security selections in

14   the data store.

1   23.   The computer program product as described in claim 17,

2   wherein the request includes the account function

3   being requested by the user of the computing device,

4   the computer program product further comprising:

5   means for performing the requested account function in

6   response to determining that the requested account

7   function is included in the retrieved account

8   functions; and

9   means for sending an error message to the computing

10   device in response to determining that the requested

11   account function is not included in the retrieved

12   account functions.

1   24.   The computer program product as described in claim 17

2   wherein the computing device is selected from the

3   group consisting of a personal computer, a personal

4   digital assistant, a mobile telephone, a pervasive

5   computing device, and a network appliance.

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